



## TALKING POINTS: Small Business Health Plans

**OUR PRINCIPLE:** We believe that government should take steps to ensure that quality and affordable health care is accessible to our growing workforce.

Unfortunately, the traditional employer-based health care system – in concert with excessive government regulation – drives up health care costs and makes it more expensive for working families to have access to health insurance they can afford.

We want to work with Democrats to make it possible for small business employers to offer the same health benefits to their workers as large employers and unions are able to offer their employees.

**Health Care Affordability = Health Care Accessibility.** Small businesses in most states are stuck with disproportionately high costs because they have to choose from fewer than five providers; Small Business Health Plans offer them new options to choose from.

**Small businesses traditionally spend more for health care per employee than their larger counterparts.** According to the Kaiser Family Foundation, employees of small businesses contribute close to \$700 more towards employee-offered health care premiums than workers at large firms.

**Small Business Health Plans lower cost.** Small Business Health Plans would allow small businesses to band together through associations and purchase quality health care for workers and their families at a lower cost. In fact, according to the CBO, premiums for businesses participating in Small Business Health Plans would be 13 percent less than the premiums paid for existing health insurance coverage. (CBO)

**Wide-ranging, bipartisan coalition supports Small Business Health Plans.** A broad and diverse coalition of more than 180 groups have endorsed small business health plans, including the U.S. Chamber of Commerce, the National Federation of Independent Business, the American Farm Bureau Federation, the Associated Builders and Contractors, the Latino Coalition, National Black Chamber of Commerce, the National Association of Women Business Owners, and the National Restaurant Associations